B 1 (Official FoGase1009)-39137 Doc 1 Filed 10/19/09 Entered 10/19/09 22:00:54 Desc Main United States Bankr 1964 Court Northern District of Illinois Page 1 of 37 **Voluntary Petition** Eastern Division Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle) Goldberger, Linda, J. All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more nore than one, state all): 9900 Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 2001 Vantage Street Woodridge, IL ZIP CODE 60517 ZIP CODE County of Residence or of the Principal Place of Business County of Residence or of the Principal Place of Busine Dupage Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor (Form of Organization) Nature of Business Chapter of Bankruptcy Code Under Which (Check one box) the Petition is Filed (Check one box) (Check one box.) ☐ Health Care Business Chapter 15 Petition for Chapter 7 V ☐ Single Asset Real Estate as defined in Individual (includes Joint Debtors)
See Exhibit D on page 2 of this form. Recognition of a Foreign Main Proceeding $\mathbf{\Lambda}$ Chapter 9 11 U.S.C. § 101(51B) \Box Chapter 11 Corporation (includes LLC and LLP) Railroad ☐ Chapter 15 Petition for ☐ Stockbroker☐ Commodity Broker Chapter 12 Recognition of a Foreign Nonmain Proceeding Other (If debtor is not one of the above entities, Chapter 13 check this box and state type of entity below.) Clearing Bank Nature of Debts ☐ Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or household purpose."

Chapter 11 Debtors Code (the Internal Revenue Code.) Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B Check all applicable boxes A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. COURT USE ONLY ☑ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors stimated Number of Creditors 1,000-5,001-10,001-25,001-50-50,001-Over 49 99 199 999 5,000 10,000 25,000 50,000 100,000 100,000 Estimated Assets \$50,001 to \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion <u>mi</u>llion million million million million Estimated Liabilities

\$0 to

\$50,000 \$100,000

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million

to \$10

million

\$500,001 to \$1,000,001

\$50,000,001

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More than

\$1 billion

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to \$1 billion

B 1 (Official For	ື່ອສ່\$∉/ 0 9-39137 Doc 1 Filed 10/19/0	9 Entered 10/19/09 22:00:54	Desc Mein B1, Page 2
Voluntary Peti	ition Document	Page 2 of 37	
(This page must	t be completed and filed in every case)	Linda J. Goldberger	
	All Prior Bankruptey Cases Filed Within La	st 8 Years (If more than two, attach additional sheet	t.)
Location Where Filed:	NONE	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
	Pending Bankruptcy Case Filed by any Spouse, Partner of	r Affiliate of this Debtor (If more than one, attach	additional sheet)
Name of Debtor: NONE		Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	Exhibit B	
10Q) with the Secur of the Securities Ex	f debtor is required to file periodic reports (e.g., forms 10K and urities and Exchange Commission pursuant to Section 13 or 15(d) schange Act of 1934 and is requesting relief under chapter 11.)	(To be completed if debtor is whose debts are primarily co I, the attorney for the petitioner named in the foreghave informed the petitioner that [he or she] may 12, or 13 of title 11, United States Code, and have available under each such chapter. I further certify debtor the notice required by 11 U.S.C. 8.342(b).	onsumer debts) going petition, declare that I proceed under chapter 7, 11, explained the relief
Exmort A is a	attached and made a part of tims pention.	X Signature of Attorney for Debtor(s) David L. DePew, II	Date DEPD 0024117
	Ext	nibit C	DEFD 0024117
	on or have possession of any property that poses or is alleged to pose ibit C is attached and made a part of this petition.	e a threat of imminent and identifiable harm to public	: health or safety?
	Exh	ibit D	
(To be completed by	by every individual debtor. If a joint petition is filed, each spouse mu	ust complete and attach a separate Exhibit D.)	
Exhibit D	O completed and signed by the debtor is attached and made a part of	this petition.	
If this is a joint peti	ition:		
	also completed and signed by the joint debtor is attached and made	e a part of this petition.	
		ding the Debtor - Venue	
	(Check any	applicable box)	90 daya immadiatah
₫	Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180		50 days ininectately
	There is a bankruptcy case concerning debtor's affiliate, general p	partner, or partnership pending in this District.	
	Debtor is a debtor in a foreign proceeding and has its principal pl has no principal place of business or assets in the United States b this District, or the interests of the parties will be served in regard	out is a defendant in an action or proceeding [in a fed	
	·	les as a Tenant of Residential Property plicable boxes.)	
	Landlord has a judgment against the debtor for possession of deb	tor's residence. (If box checked, complete the following	.ng).
		(Name of landlord that obtained judgment)	
		(Address of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possess		
	Debtor has included in this petition the deposit with the court of a filing of the petition.	any rent that would become due during the 30-day pe	eriod after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Voluntary Petition Document	Entered 10/19/09 22:00:54 Desc MainRM B1, Page Page 3 of 37			
(This page must be completed and filed in every case)	Linda J. Goldberger			
	Linux 3. Goldbei gei			
Sign	atures			
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative			
I declare under penalty of perjury that the information provided in this petition is true	I declare under penalty of perjury that the information provided in this petition is true			
and correct. [If petitioner is an individual whose debts are primarily consumer debts and has	and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.			
chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such	(Check only one box.)			
chapter, and choose to proceed under chapter 7.	☐ I request relief in accordance with chapter 15 of Title 11, United States Code.			
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	Certified Copies of the documents required by § 1515 of title 11 are attached.			
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.			
X Lends D. Gresserger	X Not Applicable			
Signature of Debtor/Linda J. Goldberger	(Signature of Foreign Representative)			
X Not Applicable				
Signature of Joint Debtor	(Printed Name of Foreign Representative)			
Telephone Number (If not represented by attorney)				
10/5/09	Date			
Date				
Signature of Attorney	Signature of Non-Attorney Petition Preparer			
X Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined			
David L. DePew, II Bar No. DEPD 0024117	in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under			
Printed Name of Attorney for Debtor(s) / Bar No.	11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services			
	chargeable by bankruptcy petition preparers, I have given the debtor notice of the			
Law Office of David L. DePew, II Firm Name	maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.			
1007 Curtiss Street, Suite 3 Downers Grove, IL 60515				
Address	Not Applicable			
	Printed Name and title, if any, of Bankruptey Petition Preparer			
(620) 062 7700				
(630) 963-7590 (630) 963-7996 Telephone Number	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or			
10-5-05	partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)			
Date				
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the	Address			
information in the schedules is incorrect.				
Signature of Debtor (Corporation/Partnership)	X Not Applicable			
I declare under penalty of perjury that the information provided in this petition is true				
and correct, and that I have been authorized to file this petition on behalf of the debtor.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or			
The debtor requests the relief in accordance with the chapter of title 11, United States	partner whose Social-Security number is provided above.			
Code, specified in this petition. X Not Applicable	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.			
Signature of Authorized Individual	If more than one person prepared this document, attach to the appropriate official			
Printed Name of Authorized Individual	form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or			
	both. 11 U.S.C. § 110; 18 U.S.C. § 156.			
Title of Authorized Individual				
Title of Authorized Individual				

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Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois **Eastern Division**

In re:	Linda J. Goldberger	Case No.	
	Debtor	-	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any

case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

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5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor

Linda J. Goldberger J. Goedberger

Date: 10/5/09

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois Eastern Division

n re	Linda J. Goldberger		Case No.	
		Debtor		
			Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS		ASSETS	L	LIABILITIES	(OTHER
A - Real Property	YES	1	\$	180,000.00				
B - Personal Property	YES	3	\$	1,150.00				
C - Property Claimed as Exempt	YES	1						
D - Creditors Holding Secured Claims	YES	1			\$	219,393.00		
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2			\$	0.00		
F - Creditors Holding Unsecured Nonpriority Claims	YES	5			\$	44.835.00		
G -Executory Contracts and Unexpired Leases	YES	1						
H - Codebtors	YES	1						
I - Current Income of Individual Debtor(s)	YES	1	19-110				\$	2,783.00
J - Current Expenditures of Individual Debtor(s)	YES	1					\$	2,745.00
тот	AL	17	\$	181,150.00	\$	264,228.00		

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B6A (Official Form 6A) (12/07)

In re:	Linda J. Goldberger	Case No.	
	Debtor	 -	(If known)

SCHEDULE A - REAL PROPERTY

2001 Vantage Street Woodridge, IL 60517	Fee Owner		\$ 180,000.00	\$ 219,393.00
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM

Total

(Report also on Summary of Schedules.)

\$ 180,000.00

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B6B (Official Form 6B) (12/07)

ln re	Linda J. Goldberger	Case No.	
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	Х			
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account used to pay bills		100.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Savings account		200.00
 Security deposits with public utilities, telephone companies, landlords, and others. 	х			
Household goods and furnishings, including audio, video, and computer equipment.		Household furnishings		500.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 	х			
6. Wearing apparel.		Personal clothing		250.00
7. Furs and jewelry.		Jewelry		100.00
Firearms and sports, photographic, and other hobby equipment.	х			
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 	х			
10. Annuities. Itemize and name each issuer.	х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
 Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. 	Х			
 Stock and interests in incorporated and unincorporated businesses. Itemize. 	Х			
14. Interests in partnerships or joint ventures. Itemize.	Х			
 Government and corporate bonds and other negotiable and nonnegotiable instruments. 	Х			
	Х			

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B6B (Official Form 6B) (12/07) -- Cont.

n re	Linda J. Goldberger		Case No.	
		Debtor	(If known)	

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	х			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
 Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 	х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
 Patents, copyrights, and other intellectual property. Give particulars. 	Х			
 Licenses, franchises, and other general intangibles. Give particulars. 	Х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	Х			
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment and supplies used in business.	х			
30. Inventory.	х			
31. Animals.	Х			
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Χ			
35. Other personal property of any kind not already listed. Itemize.	Х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Linda J. Goldberger	Case No.	
	Debtor	(If	known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		2 continuation sheets attached To	al >	\$ 1,150.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (12/07)

in re	Linda J. Goldberger	Case No	
	Debtor		(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$136,875

(Check one box)

11 U.S.C. § 522(b)(2)

☑ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2001 Vantage Street Woodridge, IL 60517	735 ILCS 5/12-901	15,000.00	180,000.00
Checking account used to pay bills	735 ILCS 5/12-1001(b)	100.00	100.00
Household furnishings	735 ILCS 5/12-1001(b)	500.00	500.00
Jewelry	735 ILCS 5/12-1001(b)	100.00	100.00
Personal clothing	735 ILCS 5/12-1001(a),(e)	250.00	250.00
Savings account	735 ILCS 5/12-1001(b)	200.00	200.00

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B6D (Official Form 6D) (12/07)

in re	Linda J. Goldberger	Case No.	
	Debtor	(If known)	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. Chrysler Financial P.O. Box 9001921 Louisville, KY 40290-1921			Non-Purchase Money Security Agreement Car lease VALUE \$0.00	X	х		0.00	0.00
ACCOUNT NO. 200774 Citifinancial P.O. Box 6931 The Lakes, NV 88901-6931			Second Lien on Residence 2001 Vantage Street Woodridge, IL 60517 VALUE \$180,000.00	х	х		99,252.00	0.00
ACCOUNT NO. 0307671631 TCF Bank P.O. Box 79048 Phoenix, AZ 85062-9048			Mortgage 2001 Vantage Street Woodridge, IL 60517 VALUE \$180,000.00	X	x		120,141.00	0.00

continuation sheets

attached

0

Subtotal > (Total of this page)

(Use only on last page)

\$ 219,393.00	\$ 0.00
\$ 219,393.00	\$ 0.00

(Report also on Summary of (If applicable, report Schedules) also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

adjustment.

In re	Linda J. Goldberger		Case No.	
		Debtor		(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

¥	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYI	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or consible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
арр	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the ointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying spendent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
ces	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of ternors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 17 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
drug	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, ag, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of

1 continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re	Linda J. Goldberger	Case No.	
	Debtor	•	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals>
(Totals of this page)

Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
40 420 00	\$ 0.00	\$ 0.00

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B6F (Official Form 6F) (12/07)

In re	Linda J. Goldberger	Case No.	
,	Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

American Express P.O. Box 0001 Los Angeles, CA 90096-8000 ACCOUNT NO. 3772-413885-41000 ACCOUNT NO. 394 60905 ACCOUNT NO. 4564 1900 0010 1260 ACCOUNT NO. 4564 1900 0010 1260	Check this box if debtor has no credit	ors I	nolain	g unsecured claims to report on this Schedule F.			<u> </u>	
American Express P.O. Box 0001 Los Angeles, CA 90096-8000 Account NO 3772-413885-41000 American Express P.O. Box 0001 Los Angeles, CA 90096-8000 Credit card Credit card X X X 2,045.0 Account NO 394 60905 American Home Shield P.O. Box 2803 Memphis, TN 38101-2803 Account NO 4564 1900 0010 1260 Aspire P.O. Box 105341 Atlanta, GA 30348-541 Account NO 4888-9200-1444-0802 Bank of America P.O. Box 15726 Credit card Credit card X X X 2,000.0	MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO	CONTINGENT	UNLIQUIDATED	DISPUTED	
P.O. Box 0001 Los Angeles, CA 90096-8000 ACCOUNT NO 3772-413885-41000 American Express P.O. Box 0001 Los Angeles, CA 90096-8000 Credit card Credit card X X X 2,045.0 ACCOUNT NO 394 60905 American Home Shield P.O. Box 2803 Memphis, TN 38101-2803 ACCOUNT NO 4564 1900 0010 1260 ASpire P.O. Box 105341 Atlanta, GA 30348-541 ACCOUNT NO 4888-9200-1444-0802 Bank of America P.O. Box 15726 Credit card	ACCOUNT NO. 3731-424527-72006				Х	х		235.00
American Express P.O. Box 0001 Los Angeles, CA 90096-8000 ACCOUNT NO 394 60905 American Home Shield P.O. Box 2803 Memphis, TN 38101-2803 ACCOUNT NO 4564 1900 0010 1260 Aspire P.O. Box 105341 Atlanta, GA 30348-541 ACCOUNT NO 4888-9200-1444-0802 Bank of America P.O. Box 15726 Credit card Credit card Credit card	P.O. Box 0001			Credit card				
P.O. Box 0001 Los Angeles, CA 90096-8000 ACCOUNT NO. 394 60905 American Home Shield P.O. Box 2803 Memphis, TN 38101-2803 ACCOUNT NO. 4564 1900 0010 1260 Aspire P.O. Box 105341 Atlanta, GA 30348-541 ACCOUNT NO. 4888-9200-1444-0802 Bank of America P.O. Box 15726 Credit card	ACCOUNT NO. 3772-413885-41000	<u> </u>	T		Х	Х		2,045.00
American Home Shield P.O. Box 2803 Memphis, TN 38101-2803 ACCOUNT NO. 4564 1900 0010 1260 Aspire P.O. Box 105341 Atlanta, GA 30348-541 ACCOUNT NO. 4888-9200-1444-0802 Bank of America P.O. Box 15726 Credit card	P.O. Box 0001			Credit card				
P.O. Box 2803 Memphis, TN 38101-2803 ACCOUNT NO. 4564 1900 0010 1260 Aspire P.O. Box 105341 Atlanta, GA 30348-541 ACCOUNT NO. 4888-9200-1444-0802 Bank of America P.O. Box 15726 X X 2,000.0 X X 3 6,000.0	ACCOUNT NO. 394 60905				Х	X		160.00
Aspire P.O. Box 105341 Atlanta, GA 30348-541 ACCOUNT NO. 4888-9200-1444-0802 Bank of America P.O. Box 15726 X X 6,000.0	P.O. Box 2803							
P.O. Box 105341 Atlanta, GA 30348-541 ACCOUNT NO. 4888-9200-1444-0802 Bank of America P.O. Box 15726 Credit card	ACCOUNT NO. 4564 1900 0010 1260				X	X		2,000.00
Bank of America Credit card P.O. Box 15726	P.O. Box 105341							
P.O. Box 15726	ACCOUNT NO. 4888-9200-1444-0802				X	Х		6,000.00
	P.O. Box 15726			Credit card				

4 Continuation sheets attached

Subtotal > \$ 10,440.00

Total > \$ schedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Linda J. Goldberger		Case No.	
		Debtor	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)	,	,		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6011007105822554							0.00
Capital Managemetn Services 726 Exchange Street Suite 700 Buffalo, NY 14210			Notice for Discover Card				
ACCOUNT NO. 5291 0714 3208 2434				X	Х		3,500.00
Capital One P.O. Box 70886 Charlotte, NC 28272-9903		Credit card					
ACCOUNT NO. 4862 3624 8854 2146				Х	Х		1,200.00
Capital One P.O. Box 70886 Charlotte, NC 28272-9903			Credit card				
ACCOUNT NO. 4227 6520 0602 4684				X	Х		385.00
Cardmember Service P.O. Box 15325 Wilmington, DE 19886-5325			Credit card	and a second sec			
ACCOUNT NO. 5401-6830-2048-7846				х	х		2,025.00
Chase Bank P.O. Box 15153 Wilmington, DE 19886-5153			Credit card				

Sheet no.	1 of 4	contin	uation	sheets	attached	to	Schedule	of C	Creditors
Holding Ur	nsecu	red							
Nonpriority	Clain	ns							

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B6F (Official Form 6F) (12/07) - Cont.

n re	Linda J. Goldberger	Case No.	
	Debtor	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

		(Continuation Sheet)				
CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			Х	Х		615.00
		Credit card				
			X	Х		6,740.00
CitiFinancial P.O Box 6931 The Lakes, NV 88901-6931		Credit card				
			Х	X		825.00
		Credit line	:			
			Х	Х		3,350.00
		Credit card				
			X	X		1,150.00
		Credit card				
	CODEBTOR	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE Credit card Credit line Credit card	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE Credit card Credit card X Credit card X Credit card X Credit card X X	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE Credit card Credit card X X Credit card X X Credit card X X X	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE Credit card Credit card X X Credit card X X Credit card X X X X X

Sheet no. $\underline{2}$ of $\underline{4}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 12,680.00 \$ Total >

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B6F (Official Form 6F) (12/07) - Cont.

In re	Linda J. Goldberger		Case No	
		Debtor	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

		,	(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6035 3200 7529 7430				Х	Х		600.00
Home Depot Processing Center Des Moines, IA 50364-0500			Credit card				
ACCOUNT NO. 6011 3800 0059 0315				Х	X		1,500.00
HSBC P.O. Box 17313 Baltimore, MD 21297-1313		Credit card					
ACCOUNT NO. 5440-4550-3074-0727				Х	Х	1	3,000.00
HSBC Card P.O. Box 17051 Baltimore, MD 21297-1051			Credit card				
ACCOUNT NO. 5408-0100-3586-1349				Х	X		3,300.00
HSBC Card P.O. Box 88000 Baltimore, MD 21288-0001			Credit card				
ACCOUNT NO. 476 109 107 51				Х	Х		1,800.00
J C Penney P.O. Box 960090 Orlando, FL 32896-0090			Credit card				

Sheet no. $\underline{3}$ of $\underline{4}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 10,200.00

Total > \$

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B6F (Official Form 6F) (12/07) - Cont.

ln re	Linda J. Goldberger	Case No.	
	Debter ,		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			· · · · · · · · · · · · · · · · · · ·				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 819-2434-912738-1				Х	Х		550.00
		Credit card					
ACCOUNT NO. 4120-6130-5119-2166				X	Х		2,555.00
Merrick Bank P.O. Box 5721 Hicksville, NY 11802-5721			Credit card				
ACCOUNT NO. 587 0399				х	X		1,300.00
Von Maur P.O. Box 790298 St. Louis, MO 63179-0298			Credit card				

Sheet no. $\underline{4}$ of $\underline{4}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 4,405.00

Total > \$ 44,835.00

	Case 09-39137	Doc 1	Filed 10/19/09 Document	Entered 10/19/09 Page 20 of 37	22:00:54	Desc Main
B6G (O	fficial Form 6G) (12/07)		Doddinent	1 age 20 of 07		
In re:	Linda J. Goldberger		Debtor	, Case No.	(If kı	nown)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

 $\ensuremath{\ensuremath{\mbox{G}}}$ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Doc 1 Filed 10/19/09 Entered 10/19/09 22:00:54 Desc Main Document Page 21 of 37 B6H (Official Form 6H) (12/07) In re: Linda J. Goldberger Case No. (If known) Debtor **SCHEDULE H - CODEBTORS** ☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CREDITOR

Case 09-39137

NAME AND ADDRESS OF CODEBTOR

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Debtor

B6I (Official Form 6I) (12/07)	Document	Page 22 of 37	
In ro. Linda J. Goldberger		Case No	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

(If known)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Single	9	DEPENDENTS OF	DEBTOR ANI	D SPOUSE		
Olligit		RELATIONSHIP(S):			AGE(S):
Employment:		DEBTOR		SPOUSE		<u>.</u>
Occupation	Cust	omer Service Rep			-	
Name of Employer		raft/Papercon				
How long employed	14 ye	ears				
Address of Employer	0000	W. 43rd Street ago, IL 60632				
INCOME: (Estimate case		or projected monthly income at time		DEBTOR		SPOUSE
1. Monthly gross was	ges, salary, a	and commissions	\$	3,312.00	\$	
(Prorate if not p 2. Estimate monthly)	\$	0.00		
3. SUBTOTAL			\$	3,312.00	\$	
4. LESS PAYROLL	DEDUCTION	18		0,0.12,00		
a. Payroll taxes	and social s	security	\$	683.00	\$	
b. Insurance			\$	110.00	\$ _	
	c. Union dues		\$	0.00	\$	
d. Other (Speci	fy)		\$	0.00	\$	
5. SUBTOTAL OF F	PAYROLL DE	EDUCTIONS	\$	793.00	\$	
6. TOTAL NET MON	THLY TAKE	HOME PAY	\$	2,519.00	\$	
7. Regular income from (Attach detailed		n of business or profession or farm	\$	0.00	\$	
8. Income from real	property		\$	0.00	\$	
9. Interest and divide	ends		\$	0.00	\$	
		port payments payable to the debtor for the ndents listed above.	\$	0.00	\$	
11. Social security of	r other gover	nment assistance	Φ.	0.00	œ.	
(Specify) 12. Pension or retire		<u> </u>	\$ <u> </u>	264.00	\$ \$	
13. Other monthly in		•		207.00		
•			\$	0.00	\$	
14. SUBTOTAL OF			\$	264.00		
		ME (Add amounts shown on lines 6 and 14)	\$	2,783.00		
		NTHLY INCOME: (Combine column		\$ 2,783		
totals from line 15)	LIVAGE IVION	THE THOOME. (COMMING COMMIN		o on Summary of Sch Summary of Certain L	edules a	
17. Describe any inc	rease or dec	rease in income reasonably anticipated to occur w		•		,

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B6J (Official Form 6J) (12/07)

In re Linda J. Goldberger		Case No.	
	Debtor		(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average this form may differ from the deductions from income allowed on Form22A or 22C.	debtor's family at monthly expense	time case filed. es calculated on
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	a separate sched	lule of
Rent or home mortgage payment (include lot rented for mobile home)	\$	1,000.00
a. Are real estate taxes included? Yes No ✓		1,000.00
b. Is property insurance included? Yes No ✓		
2. Utilities: a. Electricity and heating fuel	\$	50.00
b. Water and sewer	\$	35.00
c. Telephone	\$	65.00
d. Other Cell phone	\$	30.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	350.00
5. Clothing	\$	75.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	50.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	95.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	475.00
b. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,745.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following	ng the filing of this	s document:
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	2,783.00
b. Average monthly expenses from Line 18 above	\$	2,745.00
c. Monthly net income (a. minus b.)	<u> </u>	38.00

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois Eastern Division

n re	Linda J. Goldberger		Case No.	
		Debtor	Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,783.00
Average Expenses (from Schedule J, Line 18)	\$ 2,745.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 0.00

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United States Bankruptcy Court Northern District of Illinois Eastern Division

In re	Linda J. Goldberger		Case No.	
	-	Debtor	Chapter	7

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$44,835.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$44,835.00

Doc 1 Filed 10/19/09 Entered 10/19/09 22:00:54 Desc Main Case 09-39137

Page 26 of 37 Document B6 Declaration (Official Form 6 - Declaration) (12/07) In re Linda J. Goldberger Case No. (If known) Debtor **DECLARATION CONCERNING DEBTOR'S SCHEDULES** DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ____ sheets, and that they are true and correct to the best of my knowledge, information, and belief. Signature: Linda J. Goldberger/ [If joint case, both spouses must sign] DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (NOT APPLICABLE)

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

		Eastern Division	
In re:	Linda J. Goldberger		Case No.
		Debtor	(If known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business	
--	--

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

60,590.00 Income from wages 2007

55,206.00 Income from wages 2008

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD 3,173.00 Pension 2007
3,173.00 Pension 2008

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None **☑** a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF DATES OF CREDITOR PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None **☑** b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

2

None **☑** c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None **☑**

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None 🗹

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF PERSON FOR WHOSE

DATE OF

DESCRIPTION AND VALUE OF

BENEFIT PROPERTY WAS SEIZED

SEIZURE

PROPERTY

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None $\mathbf{\Delta}$

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT **ASSIGNMENT** OR SETTLEMENT

None M

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

DESCRIPTION

3

NAME AND ADDRESS

OF COURT

DATE OF

AND VALUE OF

OF CUSTODIAN

CASE TITLE & NUMBER

ORDER

PROPERTY

7. Gifts

None $\mathbf{\Lambda}$

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

RELATIONSHIP

DESCRIPTION

OF PERSON OR ORGANIZATION TO DEBTOR, IF ANY

DATE OF GIFT AND VALUE OF

GIFT

8. Losses

None $\mathbf{\Lambda}$

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION

DESCRIPTION OF CIRCUMSTANCES AND, IF

AND VALUE OF **PROPERTY**

LOSS WAS COVERED IN WHOLE OR IN PART

BY INSURANCE, GIVE PARTICULARS

DATE OF

LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

OF PAYEE

DATE OF PAYMENT. NAME OF PAYOR IF

AMOUNT OF MONEY OR DESCRIPTION AND VALUE

OTHER THAN DEBTOR

OF PROPERTY 1,800.00

Law Office of David L. DePew, II 1007 Curtiss Street, Suite 3 Downers Grove, IL 60515

10. Other transfers

None **1**

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

4

None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR' INTEREST IN PROPERTY

11. Closed financial accounts

None **☑**

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None **1**

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

CONTENTS IF ANY

13. Setoffs

None **☑** List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

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14. Property held for another person

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS

DESCRIPTION AND VALUE

OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None **☑**

None

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

OF OWNER

NAME USED

DATES OF OCCUPANCY

5

16. Spouses and Former Spouses

None **☑** If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL

LAW

None **☑**

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL

LAW

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______6

None **✓**i c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT **DOCKET NUMBER**

STATUS OR DISPOSITION

18. Nature, location and name of business

None **☑** a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six** years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS
OF SOCIAL SECURITY
OR OTHER INDIVIDUAL
TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

NATURE OF BUSINESS

BEGINNING AND ENDING

DATES

Goldberger

None

 \square

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date

10/5/09

Signature of Debtor

Linda J. Goldberger

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Form 8 (10/05)

Linda J. Goldberger/ Signature of Debtor

Date

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION I have filed a schedule of assets and liabilities which includes debts secured by property of the estate. I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease. I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease: Description of Secured Property Creditor's Name Property will be Surrendered Surrendered Surrendered Property will be redeemed pursuant to 11 U.S.C. § 722 1. Car lease Chrysler Financial X Coul Vantage Street Woodridge, IL 60517 TCF Bank X CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION Property of the estate. Property will be redeemed pursuant to 11 U.S.C. § 722 X X		In re: Linda J. G
I have filed a schedule of assets and liabilities which includes debts secured by property of the estate. I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease. I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease: Description of Secured Property Property will be redeemed pursuant to 11 U.S.C. § 722 Debt will be reaffirmed pursuant to 11 U.S.C. § 722 T. Car lease Chrysler Financial X Citifinancial X X X X X X X X X	Debtor	
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Description of Secured Property Creditor's Name Property will be Surrendered Property will be readermed pursuant to 11 U.S.C. § 722 Chrysler Financial Citifinancial X Citifinancial X Debt will be reaffirmed pursuant to 11 U.S.C. § 722 X X Z001 Vantage Street Woodridge, IL 60517 3. 2001 Vantage Street TCF Bank X	utory contracts and unexpired I	☐ I have filed a sc
Description of Secured Property Creditor's Name Property will be Surrendered Property Property is claimed pursuant to 11 U.S.C. § 722 1. Car lease Chrysler Financial X Citifinancial Woodridge, IL 60517 3. 2001 Vantage Street TCF Bank Property will be Surrendered Property is claimed pursuant to 11 U.S.C. § 722 X X	respect to the property of the	☐ I intend to do the
Description of Secured Property Creditor's Name Property will be Surrendered Property Property is claimed pursuant to 11 U.S.C. § 722 1. Car lease Chrysler Financial X Citifinancial Woodridge, IL 60517 3. 2001 Vantage Street TCF Bank Property will be Surrendered Property is claimed pursuant to 11 U.S.C. § 722 X X		
2. 2001 Vantage Street Woodridge, IL 60517 3. 2001 Vantage Street TCF Bank X		
Woodridge, IL 60517 3. 2001 Vantage Street TCF Bank X	Chrysler Financial	1. Car lease
5. 2001 Valitage Street TOP Balik	Citifinancial	
	TCF Bank	
Description of Leased Property Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)		Property

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois Eastern Division

In re:	Linda J. Goldberger	Case No.					
	Debtor	Chapter	7				
	DISCLOSURE OF COMPENSATION OF ATTORNEY						

			DISCLOSURE	E O	F COMPENSATION OF ATTOR	NEY	
1.	and paid	that compensation p to me, for services	paid to me within one yea	r be ed o	2016(b), I certify that I am the attorney for the above-na fore the filing of the petition in bankruptcy, or agreed to be n behalf of the debtor(s) in contemplation of or in		
		For legal services, I	have agreed to accept			\$	1,800.00
		Prior to the filing of	this statement I have rec	eive	d	\$	1,800.00
		Balance Due				\$	0.00
2.	The	source of compensa	ation paid to me was:				
		☑ Debtor			Other (specify)		
3.	The	source of compensa	ation to be paid to me is:				
		□ Debtor			Other (specify)		
4.		I have not agreed of my law firm.	I to share the above-disc	lose	d compensation with any other person unless they are m	nembers and as	sociates
5.		my law firm. A co	ppy of the agreement, tog	ethe	mpensation with a person or persons who are not member with a list of the names of the people sharing in the corporation render legal service for all aspects of the bankruptcy co	mpensation, is	es of
	a)	Analysis of the de a petition in bank		and	rendering advice to the debtor in determining whether to	o file	
	b)	Preparation and f	iling of any petition, sche	dule	s, statement of affairs, and plan which may be required;		
	c)	Representation of	f the debtor at the meetir	ng of	creditors and confirmation hearing, and any adjourned h	nearings thereo	f;
	d)	[Other provisions	as needed]				
		None					
6.	Вуа	agreement with the	debtor(s) the above discl	osed	I fee does not include the following services:		
		None					
					CERTIFICATION		
			ing is a complete stateme tor(s) in this bankruptcy p		of any agreement or arrangement for payment to me for seeding.		
	Dated	10/1					

David L. DePew, II, Bar No. DEPD 0024117

Law Office of David L. DePew, II

Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General continuents and the United States Trustee the Office of the United States Trustee the Office Office of the United States Trustee the Office O acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

-4!£!aa4a a£ A44

C	ertificate of Attorney	
I hereby certify that I delivered to the d	ebtor this notice required by § 342(b) of the	Bankruptcy Code.
David L. DePew, II Printed Name of Attorney	Signature of Attorney	lofflog Date
Address:		
Law Office of David L. DePew, II 1007 Curtiss Street, Suite 3 Downers Grove, IL 60515		
(630) 963-7500		
Ce	ertificate of the Debtor	
I, the debtor, affirm that I have received and read this	s notice.	
Linda J. Goldberger	Xxxxx Doed	herge 10/5/09
Printed Name of Debtor	Linda J. Goldberger Signature of Debtor	Date
Case No. (if known)		

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Linda J. Goldberger

Case No.

Debtor.

Chapter 7

STATEMENT OF MONTHLY NET INCOME

The undersigned certifies the following is the debtor's monthly income .

Income:	Debtor
Six months ago	\$3,312.36
Five months ago	\$3,312.36
Four months ago	\$3,312.36
Three months ago	\$3,341.02
Two months ago	\$3,312.36
Last month	\$3,312.36
Income from other sources	\$0.00
Total net income for six months preceding filing	\$ 19,902.82
Average Monthly Net Income	\$ 3,317.14

Attached are all payment advices received by the undersigned debtor prior to the petition date, I declare under penalty of perjury that I have read the foregoing statement and that it is true and correct to the best of my knowledge, information, and belief.

Dated: 10/5/09

Linda J. Goldberger Debtor